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(D. P. Roman)



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2005 SEP 22 AM 10 02

September 19, 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter,

As a resident of Little Valley, New York, and as president of a 103-year-old community independent bank, I am very much concerned with the breach of commerce and banking threat of Wal-Mart. It is clear to me that if approved, the industrial loan company (ILC) charter will erode the lifeblood of what rural Americans call "Main Street America".

Our bank currently has seven branches. Six of these seven are in very small towns/villages that have suffered from little or no economic growth in many years. Our local small businesses are barely making positive earnings and growth.

This country was founded on a basis of thousands of banks, large and small, providing economic energy and diversity. It would be a shame, and an unfixable evolution to see America become like most of the world and have only a limited number of mega-billion dollar banks. Or even worse, mega-billion dollar commercial/retail companies. I can assure you Main Street America would not survive. Please do not believe the false sense of Wal-Mart's promises to stay out of retail and commercial banking.

Thank You,


Salvatore Marranca
President

MEMBER FDIC

7 South Main Street
Franklinville, NY 14737
716-676-5571

117 Main Street
Randolph, NY 14772
716-358-2606

Main office: 116 Main Street
Little Valley, NY 14755
716-938-9128

100 Main Street Suite 12
Salamanca, NY 14779
716-945-4350

325 S. Cascade Drive
P.O. Box 390
Springville, NY 14141